

IN RE:

ANITA E. CASTILLO

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Respondents.

Case No.:18-23689 GLT

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR UNDER 1328(b)
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of the payments to creditors and the claims filed in the Chapter 13 Case. The Court has separately ruled that a discharge under Section 1328(b) should be granted.
3. Attached hereto please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

WHEREFORE, the Trustee respectfully requests that the Court,

- (a) Approve the Trustee's Report of Receipts and Disbursements,
- (b) Revest property of the estate with the debtor(s),
- (c) Terminate wage attachments, and
- (d) Enter a final decree and close this case.

10/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following final report and account of the administration of the estate pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/18/2018 and confirmed on 10/31/18 . The case was subsequently (GD)DISCHARGED UNDER 11 USC 1328(B)\$ TO DEBTOR

2. The Trustee made the following disbursements.

Total Receipts		91,761.53
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		91,761.53

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,000.00	
Trustee Fee	4,277.68	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,277.68

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	TOYOTA MOTOR CREDIT CORP (TMCC)	27,285.41	27,285.41	0.00	27,285.41
	Acct: 5501				
	BANK OF NEW YORK MELLON - TRUSTEE	46,023.77	46,023.77	5,981.16	52,004.93
	Acct: 9688				
					79,290.34

Priority					
	SHAWN N WRIGHT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ANITA E. CASTILLO	0.00	0.00	0.00	0.00
	Acct:				
	LAW OFFICE OF SHAWN N WRIGHT	0.00	0.00	0.00	0.00
	Acct:				
	SHAWN N WRIGHT ESQ	4,000.00	4,000.00	0.00	0.00
	Acct:				
	BANK OF NEW YORK MELLON - TRUSTEE	494.99	494.99	0.00	494.99
	Acct: 9688				
	BANK OF NEW YORK MELLON - TRUSTEE	578.08	578.08	0.00	578.08
	Acct: 9688				
					1,073.07

Unsecured					
	DUQUESNE LIGHT COMPANY(*)	38.23	8.77	0.00	8.77
	Acct: 0183				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct:				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct:				
	DISCOVER BANK(*)	2,507.54	575.21	0.00	575.21
	Acct: 5870				
	THD/CBSD	0.00	0.00	0.00	0.00
	Acct:				
	SCOLOPAX LLC	1,286.64	295.15	0.00	295.15
	Acct: 0739				
	TD RETAIL CARD SERVICES	939.31	215.47	0.00	215.47
	Acct: 2531				

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TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	ONE MAIN FINANCIAL SERVICES INC A/S/ Acct: 7202	8,616.21	1,976.49	0.00	1,976.49
	CAVALRY SPV I LLC - ASSIGNEE(*) Acct: 0338	0.00	0.00	0.00	0.00
	VERIZON BY AMERICAN INFOSOURCE LP Acct: 0001	215.14	49.35	0.00	49.35
	DEPARTMENT STORES NATIONAL BANK Acct: 4677	1,245.58	0.00	0.00	0.00
	SYNCHRONY BANK Acct: 9690	0.00	0.00	0.00	0.00
	PHELAN HALLINAN DIAMOND & JONES LL Acct:	0.00	0.00	0.00	0.00
	BRIAN C NICHOLAS ESQ Acct:	0.00	0.00	0.00	0.00
					<hr/> 3,120.44
TOTAL PAID TO CREDITORS					83,483.85
TOTAL CLAIMED					
PRIORITY	1,073.07				
SECURED	73,309.18				
UNSECURED	14,848.65				

Date: 10/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteewdpa.com

Certificate of Notice Page 4 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ANITA E. CASTILLO

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-23689 GLT

Chapter 13

Document # _____

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor under 1328(b) and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1) Property of the estate reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate are hereby terminated.
- (2) Each and every creditor is bound by the provision of the plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or had rejected the plan.
- (3) To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employers.
- (4) After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Anita E. Castillo
Debtor

Case No. 18-23689-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 27, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2023:

Recip ID	Recipient Name and Address
db	+ Anita E. Castillo, 316 Broadway Avenue, Mc Kees Rocks, PA 15136-3002
14917214	Lendmark, 6538 Steubenville Pike, Mc Kees Rocks, PA 15136
14917217	+ Ocwen Federal Bank, Attn: Bankruptcy Department, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bankruptcy@cavps.com	Oct 28 2023 00:04:00	Cavalry SPV I LLC, PO Box 4252, Greenwich, CT 06831-0405
cr	+ Email/Text: BKEBN-Notifications@ocwen.com	Oct 28 2023 00:03:00	PHH Mortgage Corporation, Bankruptcy Department, PO Box 24605, West Palm Beach, FL 33416-4605
cr	+ Email/Text: bncmail@w-legal.com	Oct 28 2023 00:03:00	SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14918976	+ Email/Text: bankruptcy@cavps.com	Oct 28 2023 00:04:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14917211	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 28 2023 00:13:54	Citibank Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282
14917216	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 28 2023 00:13:46	Macy's, 9111 Duke Boulevard, Mason, OH 45040
14955761	Email/Text: bnc-quantum@quantum3group.com	Oct 28 2023 00:04:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14917212	Email/Text: mrdiscen@discover.com	Oct 28 2023 00:03:00	Discover, P.O. Box 3025, New Albany, OH 43054-3025
14923209	Email/Text: mrdiscen@discover.com	Oct 28 2023 00:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14952080	+ Email/Text: kbarkley@bernsteinlaw.com	Oct 28 2023 00:04:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14917213	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 28 2023 00:02:47	Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
14925317	Email/Text: ktramble@lendmarkfinancial.com	Oct 28 2023 00:03:00	Lendmark Financial Services LLC, Attn: Bankruptcy Dept., 2118 Usher Street NW, Covington, Georgia 30014
14931579	Email/PDF: cbp@omf.com	Oct 28 2023 00:02:49	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14917218	+ Email/PDF: cbp@omf.com	Oct 28 2023 00:02:18	One Main Bank, PO Box 1010, Evansville, IN 47706-1010
14917802	+ Email/PDF: rmscedi@recoverycorp.com		

District/off: 0315-2

User: auto

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Date Rcvd: Oct 27, 2023

Form ID: pdf900

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15423880	+ Email/Text: bncmail@w-legal.com	Oct 28 2023 00:13:58	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14945784	+ Email/Text: tdebn@credbankserv.com	Oct 28 2023 00:03:00	Scolopax, LLC, C/O Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14917219	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 28 2023 00:03:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15326935	Email/Text: BKEBN-Notifications@ocwen.com	Oct 28 2023 00:03:00	Toyota Financial Services, P.O. Box 2958, Torrance, CA 90509
14954873	Email/Text: BKEBN-Notifications@ocwen.com	Oct 28 2023 00:03:00	The Bank of New York Mellon c/o, PHH Mortgage Corporation, Bankruptcy department, PO box 24605, West Palm Beach, FL 33416-4605
14931219	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Oct 28 2023 00:03:00	The Bank of New York Mellon,, et.al., OCWEN LOAN SERVICING, LLC, Attn: Bankruptcy Department, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605
14949931	Email/PDF: ebn_ais@aisinfo.com	Oct 28 2023 00:03:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
		Oct 28 2023 00:14:07	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE BANK OF NEW YORK MELLON, et.al.
cr		Toyota Motor Credit Corporation
14917215		Littman Jewelers
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Keri P. Ebeck	

District/off: 0315-2

User: auto

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Date Rcvd: Oct 27, 2023

Form ID: pdf900

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on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Shawn N. Wright

on behalf of Debtor Anita E. Castillo shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Thomas Song

on behalf of Creditor THE BANK OF NEW YORK MELLON et.al. pawb@fedphe.com

TOTAL: 6